

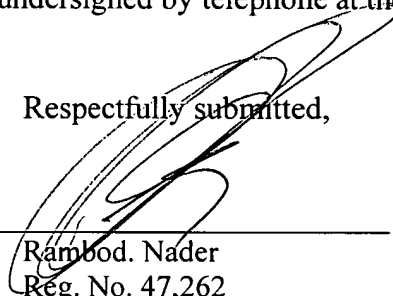
REMARKS

The specification is amended to claim the priority of its parent U.S. Patent Application, serial number 09/705,255, filed on November 1, 2000 by the same inventor. Attached hereto is a marked-up version of the changes made to the specification by the current amendment. The attached pages are captioned **"VERSION WITH MARKINGS TO SHOW CHANGES MADE."**

In the event that a telephone conference would expedite prosecution of the application, the Examiner is respectfully invited to contact the undersigned by telephone at the number set out below.

Date: October 12, 2001

Respectfully submitted,



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VERSION WITH MARKINGS TO SHOW CHANGES MADE

In the Specification:

Please amend the paragraph beginning on page 1, line 6 to read:

CROSS REFERENCE TO RELATED APPLICATIONS

The present application is a continuation of a parent application serial number 09/705,255, filed November 1, 2000, entitled "AUTOMATED COACHING FOR A FINANCIAL MODELING AND COUNSELING SYSTEM", of the assignee of the present invention, incorporated herein by reference.

Furthermore, the present application is a continuation-in-part of U.S. application number 09/431,417 entitled "SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR AN ADVICE GENERATING SUBSYSTEM IN A FINANCIAL MANAGEMENT AND ADVICE GENERATING INFORMATION" filed November 1, 1999, and U.S. application number 09/580,352 entitled "SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR PERFORMING A RISK ANALYSIS USING A NETWORK-BASED PERSONAL INVESTMENT MANAGER" filed May 25, 2000 both of which we incorporated herein by reference.